

PROVIDENT COMMUNITY BANCSHARES, INC.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3177341	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$457	\$409	-10.5%		
Loans	\$256	\$206	-19.4%		
Construction & development	\$55	\$35	-37.0%		
Closed-end 1-4 family residential	\$45	\$39	-13.0%		
Home equity	\$18	\$17	-5.7%		
Credit card	\$0	\$0			
Other consumer	\$6	\$4	-24.7%		
Commercial & Industrial	\$30	\$18	-40.6%		
Commercial real estate	\$98	\$88	-10.0%		
Unused commitments	\$26	\$21	-19.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$57	\$89	55.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$94	\$59	-37.1%		
Cash & balances due	\$16	\$25	58.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$420	\$386	-8.0%		
Deposits	\$335	\$314	-6.2%		
Total other borrowings	\$83	\$70	-16.3%		
FHLB advances	\$65	\$60	-7.8%		
Equity					
Equity capital at quarter end	\$37	\$22	-39.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.2%	5.7%	--		
Tier 1 risk based capital ratio	10.9%	9.7%	--		
Total risk based capital ratio	12.1%	11.0%	--		
Return on equity ¹	-44.8%	-145.2%	--		
Return on assets ¹	-3.8%	-9.8%	--		
Net interest margin ¹	2.4%	2.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	26.7%	38.9%	--		
Loss provision to net charge-offs (qtr)	158.1%	202.0%	--		
Net charge-offs to average loans and leases ¹	3.5%	2.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	18.4%	24.7%	0.5%	2.5%	--
Closed-end 1-4 family residential	8.2%	8.4%	1.6%	0.4%	--
Home equity	0.2%	0.9%	2.0%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.0%	0.2%	0.2%	--
Commercial & Industrial	4.5%	7.0%	0.9%	1.8%	--
Commercial real estate	4.2%	5.4%	0.7%	0.6%	--
Total loans	8.2%	9.2%	0.9%	1.0%	--